

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:	*
MONICA RUIZ BAEZ	* CASE NO. 09-07552 ESL
Debtor(s)	* CHAPTER 7

SCOTIABANK DE PUERTO RICO	* INDEX
Movant	*
MONICA RUIZ BAEZ	*
and WIGBERTO LUGO MENDER	
as DEBTOR and TRUSTEE	*
Respondent (s)	*

DEBTOR'S RESPONSE TO MOTION FOR RELIEF OF STAY

TO THE HONORABLE COURT:

NOW COMES, MONICA RUIZ BAEZ, debtor, through the undersigned attorney,
and very respectfully states and prays as follows:

1. Scotiabank de Puerto Rico ("Scotiabank") filed a motion for relief from stay basically alleging that debtor is in arrears in her post-petition mortgage loan payments to said creditor.

2. The debtor hereby respectfully submits that she intends to initiate a mortgage loan modification process through movant's loss mitigation division, whereby this matter will be dealt with outside the Bankruptcy Court.

3. Based on the aforestated, debtor hereby respectfully submits her response to Scotiabank's request for relief from stay stating that she hereby consents to the entry of the Order lifting the stay in favor of Scotiabank, for the purposes of pursuing the mortgage loan modification through Scotiabank's loss mitigation division.

WHEREFORE, debtor respectfully requests from this Honorable Court to grant this motion consenting to the motion for relief from stay filed by Scotiabank de Puerto Rico.

I CERTIFY that on this same date a copy of this motion was filed with the Clerk of the Court using the CM/ECF filing system, which will send notification of same to: the Chapter 7 Trustee, Wigberto Lugo Mender, Esq.; Wallace Vazquez Sanabria, Esq., Counsel for Scotiabank Puerto Rico; I also certify that a copy of this motion was sent via regular mail to the debtor/respondent Monica Ruiz Baez, Urb Bosque Llano 402 Bucare Street San Lorenzo PR 00754.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 29th day of August, 2011.

/s/ Roberto Figueroa Carrasquillo
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